

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO**

CMC

IN RE: Jeffrey F. Howard and Deborah S. Howard

Case No: 05-75540

TRANSFER AND ASSIGNMENT OF CLAIM

SOVEREIGN BANK, Successor In Interest to **Countrywide Home Loans**, 1130 Berkshire Blvd. Wyomissing, PA 19610, for valuable consideration in hand paid, receipt whereof, does hereby set over, transfer, and assign to **CASA INVESTMENTS COMPANY, an Ohio Corporation, (ASSIGNEE)**, 17046 Mock Road Berlin Center, Ohio 44401, its Successors or Assigns all right, title and interest in and to all of the **ASSIGNORS** interest in a Proof(s) of Claim dated **December 19, 2005**, arising from a Certain Note given to **Deborah S. Howard** dated **April 15, 2004** Account No.: **0056019583**. To include transfer of **ASSIGNOR'S** interest in any security held for its Claim.

This Assignment shall evidence the transfer of the claim regardless of whether the actual transfer occurred (A) before or after the debtor(s) commenced a bankruptcy case or (B) before or after the **ASSIGNOR** herein filed a proof of claim.

For purposes of Bankruptcy Rule 3001, this Assignment represents the transfer of the claim or such part thereof as is based on the above described Note and shall constitute the **ASSIGNOR** acknowledging the transfer and stating the consideration therefore as required by Rule 3001.

The consideration therefore was cash. The purchase of the debt through which numerous debts were sold in bulk; no specific amount of the total consideration was assigned to the debt, which forms the basis of the claim.

SOVEREIGN BANK

BY: 
RONALD W. CADLE
ATTORNEY-IN-FACT

2008 JAN 11 PM 1:21
JANET J. JOHNSON, CLERK
U.S. BANKRUPTCY COURT
COLUMBUS, OHIO

FILED

Debtor's Name: Jeffrey and Deborah Howard
Account No: 0056019583
Our File No.: CAS 03
Claim No.: 7

EXHIBIT D

WAIVER OF NOTICE OF TRANSFER OF CLAIM

SOVEREIGN BANK ("Transferor"), has sold and assigned certain claims to Casa Investments Company ("Transferee"). Transferee is a corporation organized under the laws of Ohio with an address at 17046 Mock Road, Berlin Center, OH 44401. Said claims arise from consumer credit accounts (the "Accounts") made to individuals who have filed petitions commencing cases under the U.S. Bankruptcy Code. Proofs of claim with respect to the Accounts may have been filed under the following names:

Sovereign Bank

Transferor consents to the attachment of a copy of this Waiver of Notice of Transfer of Claim to a Notice of Transfer of Claim filed by Transferee pursuant to Federal Rule of Bankruptcy Procedure 3001(e)(2). Transferor specifically waives the right to receive notice of and object to the filing of the Notice of Transfer of Claim. Transferor requests that Transferee be substituted for Transferor immediately upon the filing of the Notice of Transfer of Claim. A copy of this Waiver shall have the same force and effect as the original.

IN WITNESS WHEREOF, Transferor has executed this Waiver under its corporate seal by and through its duly authorized officer this 28th day of December, 2007.

SOVEREIGN BANK
Transferor

By: 

Name: John Gzaplicki

Title: Senior Vice President

B0509349

CH 13

Judge Caldwell

Columbus

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

PROOF OF CLAIM

Name of Debtor(s)

Jeffrey F. & Deborah S. Howard

Case Number

05-75540

Note: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):

America's Wholesale Lender

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☒ Check box if you have never received any notices from the bankruptcy court in this case.

☐ Check box if the address differs from the address on the envelope sent to you by the court.

This Space for court use only.

Name and Address where notices should be sent:

Countrywide Home Loans

400 Countrywide Way

Mail Stop SV-46

Simi Valley, CA 93065

Attn: BK Department

Account or other number by which creditor identifies debtor:

XXXXXXXX9583

Check here if this claim

☐ Replaces

☐ Amends

A previously filed claim dated:

1. Basis for Claim:

☐ Goods Sold

☐ Services performed

☒ Money loaned

☐ Personal injury/wrongful death

☐ Taxes

☐ Other _____

☐ Retiree benefits as defined in 11 U.S.C. § 1114(a)

☐ Wages, salaries, and compensation (fill out below)

Your SS#: _____

Unpaid compensation for services performed From _____

to _____

(Date)

(Date)

2. Date debt was incurred: 04/15/04

3. If court judgment, date obtained:

4. Total Amount of Claim at Time Case Filed: \$18,029.16

If all or part of your claim is secured or entitled to priority, also complete Item 5 below.

☒ Check this box if claim includes interest or other charges in addition to the principle amount of the claim. Attach itemized statement of all interest or additional charges.

5. Secured Claim.

☒ Check this box if your claim is secured by collateral (including a right of setoff).

THIS SPACE IS FOR COURT USE ONLY

Brief Description of Collateral:

☒ Real Estate Monthly mortgage payment: \$173.37

☐ Motor Vehicle

☐ Other _____ Value of Collateral: \$72,000

Amount of arrearages and other charges at time case filed included in secured claim if any: \$355.41

Date:

12/19/05

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

/s/ Scott P. Clupak

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

**CASA INVESTMENTS COMPANY
17046 MOCK ROAD
BERLIN CENTER, OH 44401
PHONE NO: (330) 654-9551
FAX NO: (330) 654-9552**

January 8, 2008

U.S. Bankruptcy Court Clerk
Southern District
170 N. High Street
Columbus, Ohio 43215

**RE: Jeffrey and Deborah Howard
Case No: 05-75540
Our File: CAS-03**

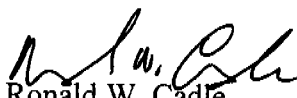
Dear Sir or Madam:

Enclosed are one (1) original and two copies (2) of the Transfer and Assignment in the above captioned case.

Please file the Transfer and Assignment and Time-Stamp the copy. One filed copy should be forwarded to the trustee and the second time-stamped copy, returned to *Casa Investments Company* at *17046 Mock Road, Berlin Center, Oh 44401*, in the self-addressed, stamped envelope provided.

If you have any questions, comments or need additional information, please do not hesitate to contact Jacqui at 1(800) 504-2272. Your assistance is appreciated.

Sincerely,


Ronald W. Cadle
President

RWC/je
Enclosure(s)